PATENT Att'y Dkt.: 11884/414001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Avaneesh Dubey, et al. Examiner: Elizabeth H. ROSEN

Serial No.: 10/810,817 Filed: March 29, 2004

For: METHOD AND SYSTEM FOR

ASSOCIATING A COLLATERAL AGREEMENT WITH A RECEIVABLE

Art Unit: 3692

Confirmation No.: 9999

AMENDMENT

Mailstop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action dated February 4, 2009, kindly amend the application as follows:

Amendments to the Claims begin on page 2.

Remarks begin on page 6.